



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Messmer et al.

Serial No.: 09/737,629 : Art Unit: 3628
Filed: December 15, 2000 : Examiner: Richard C. Fults
For: METHODS AND SYSTEMS :
FOR FINDING VALUE AND :
REDUCING RISK :

AMENDMENT AFTER FINAL

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Applicants respectfully request consideration and entry of the following remarks submitted in response to the Office Action dated October 8, 2004 and made final, and the Advisory Action dated March 11, 2005.